

**ABSTRACT OF THE DISCLOSURE**

A system is provided for facilitating computerized transactions. The system comprises an optically encoded personal information carrier. The carrier comprising a card readable in a CD-ROM drive. The card comprises optically encoded personal information related to a user, the personal information including an account number for one of a credit card and a debit card. A processing device comprises a CD-ROM drive for reading the optically encoded card, and a processor which may including browsing tools for allowing a user to view and select actions to be taken or items for purchase and transaction tools for allowing a user complete a selected transaction. Alternatively, the personal information carrier may include an optically encoded version of the browsing tools and the transaction tools.